



2006 GOVERNOR'S CONFERENCE



**MISSION:
POSSIBLE**

Invent the Future



Empowering Small Business.



TSBDC

TENNESSEE SMALL BUSINESS
DEVELOPMENT CENTERS

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TN Small Business Development Center

- One-on-One Counseling
- Training and Education





SBDC Workshops & Seminars

- Writing Your Start-up Business Plan
- Financing Options for Your Small Business
- Marketing Your Small Business
- Business Formation
- Legal Issues and Concerns
- Employment Law
- How To Do Business with the State





Small Business Management Series

- Strategic Analysis
- Credit/Collections
- Inventory Control
- Management
- Marketing Communications
- Cash Flow
- Time Management
- Human Resources
- Marketing
- Target Marketing
- Forecasting
- Knowledge Management



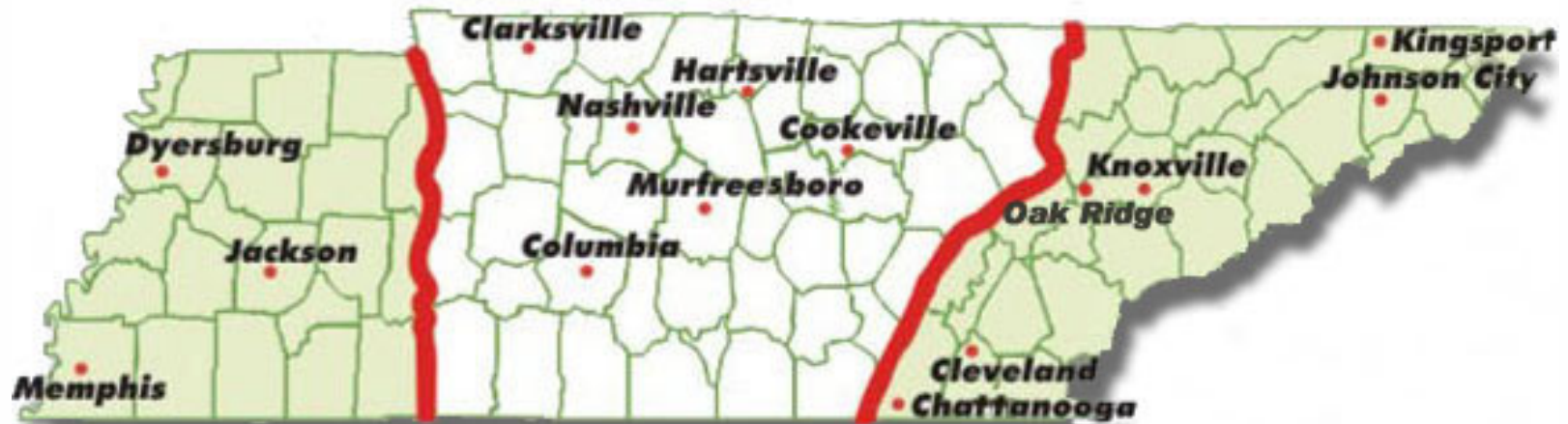


Popular Requests

- Finance & Accounting
- Buying & Selling A Business
- Business Formation
- Management
- Marketing
- Construction
- Export & Import
- HR Issues
- Copyright & Patent
- Procurement



TSBDC Statewide Network



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TSBDC Economic Impact

- January 1st, 2006- June 30th, 2006
 - 9,591 Counseling Hours
 - Aggregate Sales Impact
\$181,225,4803.00
 - Total Financing
\$49,250,218.00
 - Aggregate Employment Impact
2,129 New Jobs





Community Express Loan (CEL)

- Target Market- Many segments of the small business community-including women, minorities, veterans, and businesses in low-to-moderate income areas have difficulties accessing capital from traditional lending sources.





CEL Program

- Loan Amount- \$5,000- \$50,000
- Collateral- Not Required (unsecured loan program)
- Interest Rate- 4.75% over WSJ prime
- Term- Typically 7 years
- Financial Data- No tax returns required
- Third Party Reports- No appraisals or
environmental reports
- Funding Requirements- Technical Assistance from
as SBA approved TA provider





Contact the TSBDC

- Phone: 877-898-3900
- Online: www.tsbdc.org

